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Appln. No. 09/857,383  
Amendment dated January 12, 2005  
Reply to Office Action of October 20, 2004

Attorney Docket No. 01304/LH

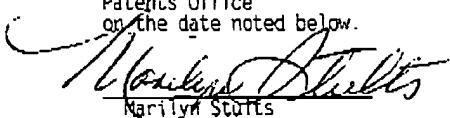
**IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE**

Applicant : H. KERKDIJK  
Serial No. : 09/857,383  
Filed : June 1, 2001  
For : SYSTEM FOR SECURE  
TRANSACTIONS  
Art Unit : 3621  
Examiner : Jalatee Worjloh  
Confirm. No.: 4727  
Customer No.: 01933

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Dated: January 12, 2005

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**AMENDMENT UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE - GROUP 3600**

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P.O. Box 1450  
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S I R :

This is responsive to the Final Office Action dated October  
20, 2004, the term for response to which expires January 20,  
2005.

Amendments to the Claims are reflected in the listing of claims  
which begins on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.

01/12/2005 EKOLI1 00000002 09857383

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